Case 25-11648-djb Doc 16 Filed 06/04/25 Entered 06/04/25 09:04:48 Desc Ch 13 First Mtg Page 1 of 2

Information to identify the case:							
Debtor 1:	Patricia M. Distel	Social Security number or ITIN: xxx-xx-1727					
Dobtor 1.	First Name Middle Name Last Name	EIN:					
Debtor 2: (Spouse, if filing) First Name Middle Name Last Name		Social Security number or ITIN:					
United States Bankruptcy Court: Eastern District of Pennsylvania		Date case filed for chapter: 13 4/29/25					
Case number: 25-11648-djb							

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Patricia M. Distel	
2.	All other names used in the last 8 years		
3.	Address	337 East 9th Street Conshohocken, PA 19428	
		DANIEL P. MUDRICK MUDRICK & ZUCKER, PC	Contact phone (610) 832-0100
4.	Debtor's attorney Name and address	Building 5 West – Suite 320 Blue Bell, PA 19422	Email: dpmudrick@verizon.net
5.	Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Contact phone 215-627-1377
			Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M; Reading Office 9:00 A.M. to 4:00 P.M.
			Contact phone (215)408–2800
			Date: 6/4/25

For more information, see page 2

Debtor Patricia M. Distel Case number 25–11648–djb

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	July 23, 2025 at 12:00 PM The meeting may be continued or adjourned to a later date. If	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362–3661, Enter Meeting ID 224 079 6575, and	
	case, both spouses must attend. Creditors may attend, but are not required to do so.	so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Passcode 6266025562 For additional meeting info. go to https://www.justice.gov/ust/moc	
8.	Deadlines The bankruptcy clerk's office must	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 9/21/25	
	receive these documents and any required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
		 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/8/25	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 10/26/25	
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A p www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid proof of claim even if your claim is listed in the schedules that the debto Secured creditors retain rights in their collateral regardless of whether the claim submits the creditor to the jurisdiction of the bankruptcy court, with example, a secured creditor who files a proof of claim may surrender im right to a jury trial.		paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of with consequences a lawyer can explain. For		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$250.00 The hearing on confirmation will be held on: 8/21/25 at 9:30 AM, Location: Zoom. For Zoom link, see the curre the, Court website	·	
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
11	l. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors muyou may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe	
13	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally excep as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.			